

Fill in this information to identify the case:

Debtor 1 Rudy V. Byron
Debtor 2 Maritza Y. Byron
United States Bankruptcy Court for the:
Case Number 15-21670 EASTERN DISTRICT OF WISCONSIN

Official Form 4100R

Response to Notice of Final Cure

10/15

According to Bankruptcy Rule 3002.1(g), the creditor responds to the trustee's notice of final cure payment.

Part 1: Mortgage Information

Name of creditor: U.S. BANK TRUST NATIONAL ASSOCIATION,
AS TRUSTEE OF THE BUNGALOW SERIES III TRUST
Court claim no. (if known): 8

Last 4 digits of any number you use to
identify the debtor's account: 8017

Property address: LOT 23 PINE TREE CIR
CALENDONIA, WI 53402

Part 2: Prepetition Default Payments

Check one

- ☒ Creditor agrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim.
- ☐ Creditor disagrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim. Creditor asserts that the total prepetition amount remaining as of the date of this response is: \$

Part 3: Postpetition Mortgage Payments

Check one:

- ☐ Creditor states that the debtor(s) are current with all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

The next postpetition payment from the debtor(s) is due on:

MM / DD / YYYY

- ☒ Creditor states that the debtor(s) are not current with all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

Creditor asserts that the total amount remaining unpaid as of the date of this response is:

- | | |
|--|-----------------|
| a. Total postpetition ongoing payments due | (a) \$24,209.80 |
| b. Total fees, charges, expenses, escrow, and costs outstanding. | (b) \$ |
| c. Total. Add lines | (c) \$24,209.80 |

Creditor asserts that the debtor(s) are contractually obligated for the postpetition payment(s) that first became
due on:

11/01/2020

MM / DD / YYYY

Part 4: Itemized Payment History

If the creditor disagrees in Part 2 that the prepetition arrearage has been paid in full or states in Part 3 that the debtor(s) are not current with all postpetition payments, including all fees, charges, expenses, escrow, and costs, the creditor must attach an itemized payment history disclosing the following amounts from the date of the bankruptcy filing through the date of this response:

- all payments received;
- all fees, costs, escrow, and expenses assessed to the mortgage; and
- all amounts the creditor contends remain unpaid.

Part 5 Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

☐

I am the creditor.

☒

I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

X /s/ Michael Dimand

Date 10/28/2020

Print:

Michael Dimand

Title

Attorney for the Creditor

First Name

Middle Name

Last Name

Company

Marinosci Law Group, P.C.

Address

125 E. Lake St. Suite 206

Number

Street

Bloomington, IL 60108

City

State

ZIP Code

Contact phone

847-641-5177

Email

BKinquiries@mlg-defaultlaw.com

CERTIFICATE OF SERVICE

I, hereby certify that a true and correct copy of the foregoing document was served on the Debtor via United States Mail at the address listed on PACER, and to the Debtor's attorney, the Chapter 13 Trustee, the U.S. Trustee, and all parties requesting notice via CM/ECF on 10/28/2020.

Maritza Y. Byron
5134 Pine Tree Circle
Racine, WI 53402

Rudy V. Byron
5134 Pine Tree Circle
Racine, WI 53402

Marinosci Law Group, P.C.

/s/ Michael Dimand

Email: BKinquiries@mlg-defaultlaw.com

ATTORNEYS FOR CREDITOR

Exhibit

| PREVIOUS SERVICER | | | | | | | | BSI FINANCIAL SERVICES: | | | | | | | | | | |
|-------------------|-----------|--|--|--------------|------|--------|----------------|-------------------------|-----------------|---------------|-------------------|---------------|-------------------|------------|------------|--------------|-------------|--|
| ACCOUNT #: | PAYMENTS: | | TAX DISBURSEMENT: | | PMI: | | INSURANCES | | SINGLE RECIEPT: | | TAX DISBURSEMENT: | | FORCE PLACED INS: | | PAYMENTS: | | HOMEOWNERS: | |
| ****8017 | | | 4/29/2015 | (\$5,410.70) | | | 10/13/2014 | (\$795.26) | 11/14/2016 | \$46.62 | 12/27/2017 | (\$10,646.75) | 1/19/2017 | (\$61.17) | 12/18/2018 | \$6,075.84 | | |
| | | | 4/30/2015 | (\$5,154.00) | | | 11/5/2014 | (\$397.63) | 12/13/2016 | \$2,779.35 | 1/3/2019 | (\$11,183.20) | 1/26/2017 | (\$20.39) | 3/12/2019 | \$6,075.84 | | |
| | | | 11/25/2015 | (\$149.51) | | | 12/1/2014 | (\$397.63) | 10/30/2019 | (\$13,059.01) | | | 2/28/2017 | (\$20.39) | 3/27/2019 | \$6,075.84 | | |
| | | | 1/11/2016 | (\$5,662.70) | | | 1/5/2015 | (\$397.63) | 10/30/2019 | \$13,059.01 | | | 3/28/2017 | (\$20.39) | 6/17/2019 | \$6,075.84 | | |
| | | | | | | | 6/25/2015 | (\$1,368.12) | | | | | 4/26/2017 | (\$20.39) | 8/14/2019 | \$6,075.84 | | |
| | | | | | | | 7/29/2015 | (\$228.02) | | | | | 5/26/2017 | (\$20.39) | 10/30/2019 | (\$6,075.84) | | |
| | | | | | | | 8/25/2015 | (\$228.02) | | | | | 6/28/2017 | (\$20.39) | 10/30/2019 | (\$6,075.84) | | |
| | | | | | | | 9/25/2015 | (\$228.02) | | | | | 7/26/2017 | (\$20.39) | 10/30/2019 | (\$6,075.84) | | |
| | | | | | | | 10/27/2015 | (\$228.02) | | | | | 8/30/2017 | (\$20.39) | 10/30/2019 | (\$6,075.84) | | |
| | | | | | | | 11/20/2015 | (\$228.02) | | | | | 10/5/2017 | (\$20.39) | 10/30/2019 | (\$6,075.84) | | |
| | | | | | | | 12/23/2015 | (\$227.96) | | | | | 10/26/2017 | (\$684.00) | | | | |
| | | | | | | | 1/25/2016 | (\$47.59) | | | | | 10/26/2018 | (\$711.36) | | | | |
| | | | | | | | 2/22/2016 | (\$47.59) | | | | | 10/25/2019 | (\$739.81) | | | | |
| | | | | | | | 3/18/2016 | (\$47.59) | | | | | | | | | | |
| | | | | | | | 4/13/2016 | \$0.80 | | | | | | | | | | |
| | | | | | | | 6/16/2016 | (\$136.85) | | | | | | | | | | |
| | | | | | | | 7/18/2016 | (\$46.62) | | | | | | | | | | |
| | | | | | | | 8/16/2016 | (\$46.62) | | | | | | | | | | |
| | | | | | | | 9/16/2016 | (\$45.11) | | | | | | | | | | |
| | | | | | | | 10/18/2016 | (\$46.62) | | | | | | | | | | |
| TOTALS: | \$0.00 | | (\$16,376.91) | | | \$0.00 | (\$5,188.12) | | \$2,825.97 | | (\$21,829.95) | | (\$2,379.85) | | \$0.00 | | \$0.00 | |
| | | | | | | | | | | | | | | | | | | |
| | | | | | | | BSI PAID: | | (\$21,383.83) | | | | | | | | | |
| | | | | | | | TOTAL BALANCE: | | (\$74,510.03) | | | | | | | | | |
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| | | | LOAN TRANSFER TO PREVIOUS SERVICER: | | | | (\$31,561.17) | | | | | | | | | | | |
| | | | LOAN TRANSFER TO BSI FINANCIAL SERVICES: | | | | (\$53,126.20) | | | | | | | | | | | |
| | | | TOTAL ESCROW BALANCE: | | | | (\$74,510.03) | | | 0.00 | | | | | | | | |
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